

**Information to identify the case:**

Debtor 1 Joseph O Elliott Jr  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 17-32234-CMG

Social Security number or ITIN xxx-xx-5907  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph O Elliott Jr

2/9/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joseph O Elliott, Jr  
 Debtor

Case No. 17-32234-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db 517156423	#+Joseph O Elliott, Jr, 254 Elm Avenue, Burlington, NJ 08016-2504 +Bank of NY Mellon/SLS, fka Bank of New York, As Trustee, Attn: J. Anaya, 8742 Lucent Blvd., Ste 300, Highlands Ranch, CO 80129-2386
517156428	+DSRM National Bank/Diamond Shamrock/Vale, Pob 631, Amarillo, TX 79105-0631
517156432	++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 (address filed with court: First Savings Credit Card, 500 E 60th St N, Sioux Falls, SD 57104)
517156433	+First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
517156435	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
517156436	+Mid America Bank & T, 121 Continental Dr Ste 1, Newark, DE 19713-4325
517156437	+Parker McCay, 9000 Midlantic Drive, Ste 300, P.O. Box 5054, Mount Laurel, NJ 08054-5054
517156438	+Rep/build, Po Box 9203, Old Bethpage, NY 11804-9003
517156439	+Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QTJORR.COM Feb 09 2018 22:48:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2018 23:05:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2018 23:05:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517156425	+EDI: MERRICKBANK.COM Feb 09 2018 22:48:00 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517156424	+EDI: MERRICKBANK.COM Feb 09 2018 22:48:00 Cardworks/CW Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
517156427	+EDI: RCSFNBMARIN.COM Feb 09 2018 22:48:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517156426	+EDI: RCSFNBMARIN.COM Feb 09 2018 22:48:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517156431	+EDI: BLUESTEM Feb 09 2018 22:48:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517156430	+EDI: BLUESTEM Feb 09 2018 22:48:00 Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517156434	+EDI: AMINFOFP.COM Feb 09 2018 22:48:00 Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
517156440	EDI: TFSR.COM Feb 09 2018 22:48:00 Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408-8026
517156441	EDI: TFSR.COM Feb 09 2018 22:48:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517156443	+EDI: BLUESTEM Feb 09 2018 22:48:00 Webbank/Gettinton, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336
517156442	+EDI: BLUESTEM Feb 09 2018 22:48:00 Webbank/Gettinton, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty*	+Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
517156429*	+DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Feb 09, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-18 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Lee Abt on behalf of Debtor Joseph O Elliott, Jr leeabt2@verizon.net, r40016@notify.bestcase.com

Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-18 rsolarz@kmllawgroup.com

Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6